

**Certificate of Notice Page 1 of 2**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Jeffrey S. Young  
Michele L. Young  
Debtors

Case No. 16-16788-jkf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Virginia  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2016.

db/jdb +Jeffrey S. Young, Michele L. Young, 531 Hummingbird Drive, Lititz, PA 17543-1355

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2016 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR IN INTEREST TO NATIONAL CITY REAL ESTATE SERVICES, LLC, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, INC., FORMERLY KNOWN AS NATIONAL CITY MORTGAGE CO. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

MITCHELL A. SOMMERS on behalf of Debtor Jeffrey S. Young sommersesq@aol.com, kjobber@ptd.net  
MITCHELL A. SOMMERS on behalf of Joint Debtor Michele L. Young sommersesq@aol.com, kjobber@ptd.net

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

|                  |   |                   |
|------------------|---|-------------------|
| IN RE:           | ) |                   |
|                  | ) |                   |
| JEFFREY S. YOUNG | ) | CHAPTER 13        |
| MICHELE L. YOUNG | ) |                   |
| Debtors          | ) | Case No. 16-16788 |

**ORDER**

AND NOW, upon Motion of the Debtor(s) to avoid a judicial lien held by Midland Funding, LLC (the "Respondent") in personal property and/or real property of the Debtor(s) located at 531 Hummingbird Drive, Lititz, Pennsylvania.

And, the Debtor(s) having asserted that the alleged lien arising from judgment entered in Lancaster County Court of Common Pleas, Pennsylvania, docket number 16-05963 is subject to avoidance pursuant to 11 U.S.C. §522(f), as well as being voidable having been filed after the date the Debtor's Chapter 13 petition was filed.

And, the Debtor(s) having certified that adequate notice of the Motion was sent to the Respondent and that no answer or other response to the Motion has been filed,

It is hereby ORDERED that the Motion is GRANTED by default and the judicial lien here by the Respondent, if any, in:

- (a) the real property of the Debtor(s) and/or
- (b) the personal property of the Debtor(s)

listed in Schedule C of the Debtor(s)' bankruptcy schedules is AVOIDED to the extent it impairs the Debtor(s)' exemption as well as having been filed after the automatic stay was in place.

BY THE COURT:



Jean K. FitzSimon  
Bankruptcy Judge

Date: December 14, 2016